

Description:

To equitably, effectively and efficiently administer the Idaho Insurance Code.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To monitor the condition of domestic, foreign and alien insurers.
 - A. Accreditation status of the Idaho Department of Insurance as determined by the NAIC.

Actual Results			
2000	2001	2002	2003
accredited	accredited	accredited	accredited
Projected Results			
2004	2005	2006	2007
accredited	accredited	accredited	accredited

- B. The number of company financial analyses completed.

Actual Results			
2000	2001	2002	2003
250	260	250	260
Projected Results			
2004	2005	2006	2007
260	260	260	260

- C. The number of company examinations completed.

Actual Results			
2000	2001	2002	2003
10	6	8	14
Projected Results			
2004	2005	2006	2007
8	5	7	7

2. To provide timely approval/disapproval of applications for a certificate of authority to do business as an insurer in the State of Idaho.

- A. The number of applications received.

Actual Results			
2000	2001	2002	2003
84	57	63	55
Projected Results			
2004	2005	2006	2007
60	60	60	65

- B. The number of applications approved or disapproved within thirty days of receipt of a complete application.

Actual Results			
2000	2001	2002	2003
41	42	45	40
Projected Results			
2004	2005	2006	2007
45	45	45	50

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3. To efficiently complete insurance company supervisions, rehabilitations and liquidations.
 A. The number of supervisions, rehabilitations and liquidations in progress.

Actual Results			
2000	2001	2002	2003
2	1	1	1
Projected Results			
2004	2005	2006	2007
1	1	1	1

- B. The number of supervisions, rehabilitations and liquidations completed.

Actual Results			
2000	2001	2002	2003
0	1	0	0
Projected Results			
2004	2005	2006	2007
0	0	0	0

4. To provide an effective file and use system for insurance policy rates and forms.
 A. The number of rates and forms filed.

Actual Results			
2000	2001	2002	2003
50,121	49,602	51,083	46,219
Projected Results			
2004	2005	2006	2007
48,000	48,000	48,000	48,000

- B. The number of rates and forms analyzed.

Actual Results			
2000	2001	2002	2003
3,791	5,187	6,605	11,183
Projected Results			
2004	2005	2006	2007
5,200	5,200	5,200	5,200

- C. The number of rates and forms reviewed.

Actual Results			
2000	2001	2002	2003
2,537	3,020	2,404	2,113
Projected Results			
2004	2005	2006	2007
2,500	2,500	2,500	2,500

5. To efficiently collect and account for premium taxes and audit tax and fee returns.
 A. The number of returns filed.

Actual Results			
2000	2001	2002	2003
13,486	13,305	12,444	14,855
Projected Results			
2004	2005	2006	2007
15,300	15,759	16,231	16,718

B. The number of returns audited.

Actual Results			
2000	2001	2002	2003
12,603	12,805	12,444	14,855
Projected Results			
2004	2005	2006	2007
15,300	15,759	16,231	16,718

C. The amount of tax and fees collected.

Actual Results			
2000	2001	2002	2003
\$54,161,480	\$61,780,572	\$70,230,072	\$75,718,492
Projected Results			
2004	2005	2006	2007
\$77,990,047	\$80,329,748	\$82,739,640	\$85,221,829

6. To efficiently license insurance producers.

A. Number of new license applications received.

Actual Results			
2000	2001	2002	2003
8,565	9,312	7,304	11,559
Projected Results			
2004	2005	2006	2007
13,000	15,000	16,000	18,000

B. Average turn around time on license requests.

Actual Results			
2000	2001	2002	2003
10 days	10 days	5 days	15 days
Projected Results			
2004	2005	2006	2007
15 days	15 days	15 days	15 days

C. Number of agent appointments received from insurance companies.

Actual Results			
2000	2001	2002	2003
35,166	36,763	48,642	84,342
Projected Results			
2004	2005	2006	2007
90,000	100,000	110,000	120,000

D. Average turn around time on agent appointments. (*All appointments done electronically)

Actual Results			
2000	2001	2002	2003
3 days	3 days	1 day	1 day
Projected Results			
2004	2005	2006	2007
1 day	1 day	1 day	1 day

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E. Number of continuing education courses received.

Actual Results			
2000	2001	2002	2003
1,909	2,244	1,821	2,006
Projected Results			
2004	2005	2006	2007
2,300	2,500	2,700	3,000

F. Average turn around time on course approvals.

Actual Results			
2000	2001	2002	2003
15 days	15 days	15 days	15 days
Projected Results			
2004	2005	2006	2007
15 days	15 days	15 days	15 days

7. To provide an effective forum for the analysis and resolution of consumer and industry inquiries and complaints.

A. The number of written inquiries and complaints received.

Actual Results			
2000	2001	2002	2003
1,032	1,440	1,519	1,394
Projected Results			
2004	2005	2006	2007
1,800	2,000	2,100	2,100

B. The number of telephone inquiries.

Actual Results			
2000	2001	2002	2003
13,344	12,554	12,043	11,804
Projected Results			
2004	2005	2006	2007
13,000	15,000	17,000	18,000

C. The dollar value of claims paid to complainants due to intervention by Consumer Affairs.

Actual Results			
2000	2001	2002	2003
\$2,673,277	\$3,455,344	\$1,516,086	\$1,448,528
Projected Results			
2004	2005	2006	2007
\$2,000,000	\$2,000,000	\$2,500,000	\$2,600,000

8. To deal appropriately with allegations of violations of the insurance code involving marketing practices.

A. Number of cases opened for investigation by the department.

Actual Results			
2000	2001	2002	2003
354	302	251	260
Projected Results			
2004	2005	2006	2007
300	350	375	400

B. Number of investigations referred for administrative or civil action.

Actual Results			
2000	2001	2002	2003
6	20	44	58
Projected Results			
2004	2005	2006	2007
60	60	65	65

C. Number of cases in which administrative or civil action was taken.

Actual Results			
2000	2001	2002	2003
4	12	30	22
Projected Results			
2004	2005	2006	2007
25	30	30	32

9. To develop a statewide program to investigate allegations of insurance fraud.

A. Number of cases referred to the department.

Actual Results			
2000	2001	2002	2003
315	302	251	260
Projected Results			
2004	2005	2006	2007
300	325	350	375

B. Number of cases submitted for prosecution.

Actual Results			
2000	2001	2002	2003
39	38	44	58
Projected Results			
2004	2005	2006	2007
50	50	55	58

C. Number of cases in which the defendant pled guilty or was convicted of insurance fraud.

Actual Results			
2000	2001	2002	2003
16	21	30	10
Projected Results			
2004	2005	2006	2007
20	20	20	25

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Program Results and Effect:

The Department continues to develop a single person analyst approach to financial/regulatory monitoring which we believe enhances departmental responsiveness by maintaining a higher level of ongoing knowledge of company condition and reducing dependence on dated information received from periodic financial examinations.

We now utilize the NAIC Uniform Certificate of Authority Application and we share the standard goal of processing Primary applications within 90 days of receipt and Expansion and Corporate Amendments Applications within 60 days of receipt. Many of the applications are reviewed and approved or disapproved within 30 days.

The Department's premium tax section had gross collections for the fiscal year of over \$71 million. Of this amount, approximately \$3.4 million was distributed to the Fireman's Retirement, and \$5.1 million to the Refund Account, and \$3.6 million to the High Risk Reinsurance Pool. The remaining \$59.4 million transferred to the General Fund was 11% greater than projected.

After 5 consecutive years of unparalleled growth, the numbers of new insurance producers has finally leveled off. The producer licensing section currently maintains licensing records for some 30,000 producers. Passage of the NAIC Producer Licensing Law has made licensing from state to state easier and less complicated. This licensing uniformity has had a dramatic effect on the licensing process making it less confusing and consequently has decreased duplicate handling of applications due to applicant error.

The signing of NAIC Continuing Education Reciprocity Agreement has reduced the number of Continuing Education courses that have to be reviewed by our Continuing Education Committee and have had a positive effect on the number of courses being approved each month.

Introduction of electronic license renewal, the electronic application process, and electronic fingerprinting in the near future, should have a dramatic effect on the licensing workload.

Insurance fraud in the United States and Idaho continues to cost the insurance buying public in terms of higher premiums. The aggressive pursuit to curb the increase of this type of crime is one of the objectives of our investigative section. This objective is being accomplished through cooperative investigative efforts with the industry and local law enforcement bureaus and through public education.

For more information contact Mary Hartung at 334-4250.

**Insurance, Department of
Division of State Fire Marshall**

Description:

Participate in and coordinate an integrated statewide system designed to protect human life from fire and explosion through fire prevention and investigation.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To provide a statewide program for fire prevention.
 - A. Review, amend and adopt uniform fire codes and standards within one year of publication.

Actual Results			
2000	2001	2002	2003
-	-	1	-
Projected Results			
2004	2005	2006	2007
-	1	0	0

- B. Meet with local authorities yearly or at their request regarding local problems and concerns that effect code future adoptions.

Actual Results			
2000	2001	2002	2003
131	298	310	124
Projected Results			
2004	2005	2006	2007
160	250	160	250

- C. Provide informal code interpretations and answer code questions daily by phone and personal visits.

Actual Results			
2000	2001	2002	2003
2,440	5,037	5,500	5,600
Projected Results			
2004	2005	2006	2007
5,600	5,700	5,850	5,850

- D. Provide formal code interpretations within 30 days of request.

Actual Results			
2000	2001	2002	2003
3	6	15	10
Projected Results			
2004	2005	2006	2007
10	12	15	15

- E. Develop and present instructional courses and training materials within six months after the adoption of new fire codes.

Actual Results			
2000	2001	2002	2003
19	18	20	11
Projected Results			
2004	2005	2006	2007
10	10	15	15

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F. Respond to requests for fire code training within two weeks of request.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

G. Respond to local government requests for building inspection assistance within two weeks.

Actual Results			
2000	2001	2002	2003
110	220	200	155
Projected Results			
2004	2005	2006	2007
200	200	210	210

H. Provide building inspection reports to local authorities within two weeks of completed inspection.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

I. Respond to requests for sprinkler plan reviews within two weeks.

Actual Results			
2000	2001	2002	2003
306	310	275	217
Projected Results			
2004	2005	2006	2007
275	250	250	250

J. Provide written sprinkler plan reviews within five days of review completion.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

K. Increase the number of local authorities reporting fire statistics on a voluntary basis by ten percent (10%).

Actual Results			
2000	2001	2002	2003
133	134	150	158
Projected Results			
2004	2005	2006	2007
160	165	181	185

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Division of State Fire Marshall**

L. Train local authorities to increase accuracy of fire statistical reports.

Actual Results			
2000	2001	2002	2003
21	12	25	18
Projected Results			
2004	2005	2006	2007
15	20	20	25

2. To investigate fires and assist in the prosecution of arson claims at the request of local units of government.

A. Respond to request for investigation of fire within 24 hours

Actual Results			
2000	2001	2002	2003
103	132	140	168
Projected Results			
2004	2005	2006	2007
150	160	165	165

B. Provide written investigative report within ten days.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

C. Provide assistance to local prosecuting attorneys within 24 hours of request.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

D. Maintain up-to-date instructional courses and training materials to keep pace with the changing technology of fire investigation.

Actual Results			
2000	2001	2002	2003
8	18	20	13
Projected Results			
2004	2005	2006	2007
12	15	16	16

E. Respond to requests for fire investigation training with two weeks of request.

Actual Results			
2000	2001	2002	2003
100%	100%	100%	100%
Projected Results			
2004	2005	2006	2007
100%	100%	100%	100%

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Program Results and Effect:

The State Fire Marshal's ability to adopt new codes and train local officials in their use will reduce the losses citizens are subject to from fire. Providing limited manpower to assist local authorities with inspections and plan reviews aids small communities with volunteer or limited paid departments that are unable to complete these tasks. All inspections and plan reviews are done at the request of local authorities. The collection and tabulation of fire data is vital to establish trends and code deficiencies. The investigations of fires and the prosecution of arson cases in small communities serve as a deterrent. All investigations are done at the request of local authorities.

For more information contact Mark Larson at 334-4370.